



Filed and Recorded
 Official Public Records
 Judge of Probate, Shelby County Alabama, County
 Clerk
 Shelby County, AL
 02/17/2026 01:41:49 PM
 \$22.00 KELSEY
 20260217000044490

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 02/17/2026 01:41:49 PM
 SUBAGREM 1/1

Allie S. Beyl

STATE OF ALABAMA)
 JEFFERSON COUNTY)

SUBORDINATION AGREEMENT

WHEREAS, Michael Fox, and Rachel Fox, Husband and Wife, did execute and deliver to America's First Federal Credit Union a certain mortgage recorded in Inst. #20240821000261660 in the Office of the Judge of Probate of Shelby County, Alabama, covering the real property therein and hereinafter described and whereas the undersigned America's First Federal Credit Union, is desirous of subordinating said mortgage and making same second, subservient, subject and inferior to the lien of the mortgage to **America's First Federal Credit Union** recorded on Inst. # 20251208000 374580 in the Office of the Judge of Probate of Shelby County, being in the amount of \$526,000.00, executed by the said Michael Fox and Rachel Fox on the property described as:

THE FOLLOWING DESCRIBED REAL ESTATE SITUATED IN, SHELBY COUNTY, ALABAMA, TO WIT: LOT 2008, ACCORDING TO THE SURVEY OF BROOK HIGHLAND, 20TH SECTOR, AN EDDLEMAN COMMUNITY, AS RECORDED IN MAP BOOK 16, PAGE 148, IN THE PROBATE OFFICE OF SHELBY COUNTY, ALABAMA.

and as a further inducement for the said **America's First Federal Credit Union** to make said mortgage.

NOW, THEREFORE, premises considered and the payment of \$1.00 to him in hand paid by said **America's First Federal Credit Union**, the receipt whereof being hereby acknowledged, the undersigned America's First Federal Credit Union does, by these presents, make, declare, and confirm that the said mortgage above specifically described and identified to be, and the same is second, subordinate, subservient, subject and inferior to the lien of the above mortgage to **America's First Federal Credit Union**, in all things and in all respects without reservation.

IN WITNESS WHEREOF, the said America's First Federal Credit Union has caused this instrument to be executed by its duly authorized officer on the day and date first set forth above.

America's First Federal Credit Union

BY *Eric C. Crowe*
 Eric C. Crowe
 Real Estate Servicing Manager

STATE OF ALABAMA)
 JEFFERSON COUNTY)

I, the undersigned authority, a Notary Public in and for said County in said State, hereby certify that Eric C. Crowe, whose name as Real Estate Servicing Manager of America's First Federal Credit Union is signed to the foregoing conveyance, and who is known to me, acknowledged before me on this day that, being informed of the contents of the conveyance, Eric C. Crowe, as such Real Estate Servicing Manager and with full authority, executed the same voluntarily for and as the act of said association.

Given under my hand and seal of office, this the 2nd day of December, 2025.

Cynthia Kaye McCool
 Notary Public

My Commission Expires: August 4, 2027

THIS INSTRUMENT WAS PREPARED BY
 INDIA HAMPTON
 AMERICA'S FIRST FEDERAL CREDIT UNION
 1200 4TH AVENUE NORTH
 BIRMINGHAM, AL 35203

